

**Information to identify the case:**

Debtor 1	<b>Glenda Tamara Nelson</b>	Social Security number or ITIN <b>xxx-xx-5749</b>
	First Name    Middle Name    Last Name	
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	EIN <b>-----</b>
		Social Security number or ITIN <b>-----</b>
United States Bankruptcy Court <b>Eastern District of Missouri</b>		EIN <b>-----</b>
		Date chapter 7 filed <b>February 22, 2022</b>
Case number: <b>22-40431</b>		

**Official Form 309A (For Individuals or Joint Debtors)****Order and Notice of Chapter 7 Bankruptcy Case****01/19**

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities (see Bankruptcy Code §362 for prohibited collection actions). This means that creditors generally may not take action to collect debts from the debtors, from the debtors' property, or from certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, telephone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the Court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the Bankruptcy Clerk's Office within the deadlines specified in this notice. (See section number 9 for more information.)

To protect your rights, consult an attorney.

**The staff of the Bankruptcy Clerk's Office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the Court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the Court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Glenda Tamara Nelson	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1360 South Waterford Drive Florissant, MO 63033	
<b>4. Debtor's attorney</b> Name and address	Andrew Kirkwood Smith A.K. Smith Law 141 N. Meramec Avenue Suite 316 Clayton, MO 63105	Contact phone: <u>314-740-2989</u> Email: <u>aksmithlaw@gmail.com</u>
<b>5. Bankruptcy trustee</b> Name and address	E. Rebecca Case 7733 Forsyth Blvd. Suite 500 Saint Louis, MO 63105	Contact phone: <u>(314) 721-7011</u> Email: <u>chapter7trustee@stoneleyton.com</u>

For more information, see page 2 >

Debtor Glenda Tamara Nelson

<b>6. Bankruptcy Clerk's Office</b>	<p>111 South Tenth Street Fourth Floor St. Louis, MO 63102 Telephone number: (314) 244-4500 McVCIS: 1-866-222-8029, #87 Electronic Case Information/PACER: <a href="https://ecf.moeb.uscourts.gov">https://ecf.moeb.uscourts.gov</a></p> <p>Office Hours: Monday – Friday 8:30 a.m. – 4:30 p.m.</p>	
<b>7. Meeting of creditors</b>	<b>March 24, 2022 at 09:00 AM</b>	Location:
	The meeting may be continued or adjourned to a later date. If so, the date will be on the Court docket.	<b>Call 1-877-709-4617. Once prompted, enter 7879749. For more details see, <a href="http://www.moeb.uscourts.gov/341meetings">www.moeb.uscourts.gov/341meetings</a></b>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
<b>9. Important Deadlines</b>	<p><b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b></p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. §727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C §523(a)(2), (4), or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under §727(a)(8) or (9).</li> </ul>	<p><b>Filing deadline:</b> May 23, 2022</p> <p>The deadline to file such complaints for any creditor added to this case after the date of the initial Notice and Order of Commencement shall be the later of the original deadline or 60 days after the date on the certificate of service of the notice given pursuant to L.R. 1009.</p>
	<p><b>Deadline to object to exemptions:</b></p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p><b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors unless otherwise provided under Bankruptcy Rule 1019(2)(B) for converted cases.</p>
<b>10. Proof of claim</b>	Deadline for holder(s) of a claim secured by a security interest in the principal residence (Rule 3002(c)(7)(A)):	<b>Filing Deadline:</b> May 3, 2022
	No property appears to be available to pay creditors. Therefore, other than claims secured by a security interest in the principal residence, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the Clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Foreign Creditors</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the Court to extend the deadlines in this notice. Consult an attorney familiar with United States Bankruptcy Law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the Bankruptcy Clerk's Office or online at <a href="https://ecf.moeb.uscourts.gov">www.pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection by the deadline to object to exemptions.	

For more information, see page 3 &gt;

Debtor Glenda Tamara Nelson

<b>13. Abandonment of Property</b>	At the meeting of creditors, the Trustee may announce the abandonment of specific property of the estate that is burdensome or of inconsequential value. Any objection to this abandonment must be filed in writing with the Clerk's Office and the Trustee within 14 days after the conclusion of the meeting of creditors.
<b>14. Domestic Support Obligation – Child Support</b>	The holder of any claim for unpaid pre-petition child support is entitled to have the trustee provide such creditor with notice of the creditor's right to use the services of the state child support enforcement agency and supply such creditor with the address and telephone number of the state child support enforcement agency and an explanation of the creditor's rights to payment in the Bankruptcy case. Any creditor may request such notice and information by writing the trustee. Such creditor is further entitled to have the trustee provide the creditor with (i) notice of the granting of the discharge, (ii) any last known address of the debtor, (iii) debtor's most recent employer, and (iv) information concerning other claims on which the debtor may be liable following a discharge. Failure to request such information from the trustee shall be a waiver of the right to receive such notice from the trustee.

**So Ordered:**

United States Bankruptcy Court Judge

**Date:** February 22, 2022

Any paper that you file in this bankruptcy case should be filed at the Bankruptcy Clerk's Office at the address listed in section number 6 of this Order and Notice. Registered electronic users should file through our Case Management/Electronic Case Files (CM/ECF) system at <https://ecf.moeb.uscourts.gov>. **This Court requires all attorneys to file electronically through CM/ECF.** You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the Bankruptcy Clerk's Office or via the Internet if you have a PACER subscription. You may register for PACER at [www.pacer.uscourts.gov](http://www.pacer.uscourts.gov). Case status information is available 24 hours a day by contacting **McVCIS (Multi-Court Voice Case Information System)** or via the Internet using PACER. Information about the meeting of creditors, certain forms, and other matters can be obtained from the Court's website: <https://www.moeb.uscourts.gov>.

**Debtor information needed prior to the meeting of creditors:**

- Most recently filed federal and state tax returns (must be provided to trustee at least 7 days before 341 meeting)
- W-2(or W-4) forms
- Deeds to any real estate in which the debtor has any interest
- Savings, checking and investment account statements
- Personal property tax statements
- Life insurance policies on debtor's life or lives of debtor's spouse or children
- Divorce decree or separation agreement
- Documentation supporting the appropriate Statement of Current Monthly Income/Means Test/Form(s)
- Pay stubs or other earnings statements covering the 6-month period prior to the petition date

**Debtor Identification:**

All individual debtors must provide picture identification and proof of social security number (if any) to the trustee prior to the start of the meeting of creditors. Copies may be provided through debtor's counsel or directly to the presiding trustee if unrepresented. Failure to do so may result in your case being dismissed or denial of your discharge, and/or criminal referral. Acceptable forms of picture identification (ID) include an original: 1)driver's license, 2)federal or state government ID, 3)student id, 4)U.S. passport, 5)military ID, or 6)resident alien card. Acceptable forms of proof of social security number include an original: 1)social security card, 2)medical insurance card, 3)pay stub, 4)W-2 form, 5)Internal Revenue Service Form 1099, 6)Social Security Administration report, or 7)statement that such documentation does not exist.

For more information from the Office of the U.S. Trustee regarding verification of debtor identification and telephone guidelines, please visit the Bankruptcy Court's website at: <https://www.moeb.uscourts.gov/341meetings>

United States Bankruptcy Court

Eastern District of Missouri

In re:

Glenda Tamara Nelson

Debtor

Case No. 22-40431-bss

Chapter 7

District/off: 0865-4

User: admin

Page 1 of 2

Date Rcvd: Feb 22, 2022

Form ID: 309ATele

Total Noticed: 28

The following symbols are used throughout this certificate:

**Symbol**

<b>Symbol</b>	<b>Definition</b>
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2022:**

Recip ID	Recipient Name and Address
db	+ Glenda Tamara Nelson, 1360 South Waterford Drive, Florissant, MO 63033-6121
tr	+ E. Rebecca Case, 7733 Forsyth Blvd., Suite 500, Saint Louis, MO 63105-1817
25170544	+ Account Resolution Corp (Midwest Radiolo, Attn: Bankruptcy, 700 Goddard Ave, Chesterfield, MO 63005-1100
25170545	++ BARNES JEWISH ST PETERS HOSPITAL, PO BOX 958410, SAINT LOUIS MO 63195-8410 address filed with court:, Barnes Jewish Hospital, PO Box 954549, Saint Louis, MO 63195
25170546	+ Caine & Weiner (Progressive), Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
25170551	+ HRRG, PO Box 5406, Cincinnati, OH 45273-0001
25170553	+ Iq Data International (Icon Student), Attn: Bankruptcy, Po Box 340, Bothell, WA 98041-0340
25170554	+ Kramer and Frank PC, 11960 Westline Industrial, Suite 180, Saint Louis, MO 63146-3212
25170555	+ Midwest Radiological Association, PO Box 38900, Saint Louis, MO 63138-8900
25170556	+ Mohela/laurel Road Ban, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005-1243
25170561	+ Progressive, Dept 0561, Carol Stream, IL 60132-0001
25170562	+ SE Emergency Phys Memphis, PO Box 740023, Cincinnati, OH 45274-0023
25170566	+ SSM Medical Health Group, PO Box 795100, Saint Louis, MO 63179-0700
25170567	+ State of Missouri Taxation, PO Box 385, Jefferson City, MO 65105-0385
25170569	+ USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
25170568	Uas/saint Louis Univer, 1 N Grand Blvd, Saint Louis, MO 63103

TOTAL: 16

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: aksmithlaw@gmail.com	Feb 23 2022 02:17:00	Andrew Kirkwood Smith, A.K. Smith Law, 141 N. Meramec Avenue, Suite 316, Clayton, MO 63105
ust	+ Email/Text: ustpregion13.sl.ecf@usdoj.gov	Feb 23 2022 02:18:00	Office of US Trustee, 111 S Tenth St, Ste 6.353, St. Louis, MO 63102-1127
25170547	+ Email/Text: ering@cbhv.com	Feb 23 2022 02:18:00	Collection Bureau of Hudson Valley, PO Box 831, Newburgh, NY 12551-0831
25170548	+ Email/Text: ebnnotifications@creditacceptance.com	Feb 23 2022 02:18:00	Credit Acceptance, Attn: Bankruptcy, 25505 West 12 Mile Road Ste 3000, Southfield, MI 48034-8331
25170549	+ EDI: CMIGROUP.COM	Feb 23 2022 07:23:00	Credit Management, 6080 Tennyson Parkway, Suite 100, Plano, TX 75024-6002
25170550	Email/Text: lray@firstcommunity.com	Feb 23 2022 02:17:00	First Community Credit Union, Attn: Bankruptcy, Po Box 1030, Chesterfield, MO 63006
25170552	+ EDI: IIC9.COM	Feb 23 2022 07:23:00	IC Systems, Inc (Sprint), Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
25170559	+ EDI: CBS7AVE	Feb 23 2022 07:23:00	Monroe & Main, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
25170560	+ Email/Text: bankruptcy@ncaks.com	Feb 23 2022 02:18:00	National Credit Adjusters, LLC (Speedyca, 327 West 4th Avenue, Po Box 3023, Hutchinson, KS

District/off: 0865-4

Date Rcvd: Feb 22, 2022

Form ID: 309ATele

Total Noticed: 28

25170565	EDI: AISSPRINT	67504-3023
25170564	+ Email/Text: bankruptcy@speedyinc.com	Feb 23 2022 07:23:00 Sprint, PO Box 4191, Carol Stream, IL 60197
25170570	Email/Text: bankruptcytn@wakeassoc.com	Feb 23 2022 02:18:00 Speedy Cash, PO Box 780408, Wichita, KS 67278-0408
		Feb 23 2022 02:18:00 Wakefield & Associates (SE Emergency), Attn: Bankruptcy, 7005 Middlebrook Pike, Knoxville, TN 37909

TOTAL: 12

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
25170557	*+	Mohela/laurel Road Ban, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005-1243
25170558	*+	Mohela/laurel Road Ban, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005-1243
25170563	*+	SE Emergency Phys Memphis, PO Box 740023, Cincinnati, OH 45274-0023

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 24, 2022

Signature: /s/Joseph Speetjens